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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/648,575	08/25/2000	Brian D. Lesk	33081.0500	5787
7590	01/17/2006		EXAMINER	
SNELL & WILMER L.L.P. One Arizona Center 400 East Van Buren Phoenix, AZ 85004-2202			NGUYEN, NGA B	
			ART UNIT	PAPER NUMBER
			3628	
DATE MAILED: 01/17/2006				

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/648,575	LESK, BRIAN D.
	Examiner	Art Unit
	Nga B. Nguyen	3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 29 September 2005.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1,3,4 and 6 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1,3,4 and 6 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date

4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. ____ .

5) Notice of Informal Patent Application (PTO-152)

6) Other: _____

DETAILED ACTION

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on September 29, 2005 has been entered.
2. Claims 1, 3, 4, and 6 are pending in this application.

Response to Arguments/Amendment

3. Applicant's arguments with respect to claims 1, 3, 4, and 6 have been considered but are moot in view of new grounds of rejection.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.
5. Claims 1, 3, 4, and 6 are rejected under 35 U.S.C. 103(a) as being unpatentable over Swart, U.S. Patent No. 6,347,306.

Regarding to claims 1 and 3, Swart discloses a system for administering employee funds, system comprising:

at least one access point configured to interface with an employee, the employee associated with a worksite employer having an obligation to remit employee funds to the employee (figure 2, item 250; column 7, lines 44-47 and column 14, lines 20-25; each employee is provided with on-line access to securely log onto a website associated with the banking computer system 250 to check on and verify the provision of the net work segment pay to the employee's bank account; employer associated with the employee remits salary to the employee's bank account);

a personal financial service provider configured to communicate with worksite employer and at least one access point over a network (figure 2, the banking system 250 communicates with the payroll processing system 230 and the employee 258), said personal financial service provider including a data center configured to store financial data associated with the employee (column 13, lines 47-52; the banking computer communicates with a computer storage device which stores shift completion information, pay amount information, pay deduction information and net work segment pay of the employee), wherein said personal financial service provider is configured to electronically receive the employee funds directly from worksite employer and to electronically disburse the employee funds to third parties prior to allowing the employee to disburse funds via access point (column 7, lines 32-47; the banking system deposits the net pay directly into the employee's account, withdraws, e.g. 2% of the employee's pay and automatically deposits the money into a mutual fund);

said personal financial service provider configured to administer at least one benefits program associated with the employee (column 7, lines 30-47; the bank

administers the employee's bank account 245, deposits the net pay directly into the employee's account, provides the employee with the ability to check the bank account on-line, deposits money into employee's mutual fund).

Swart does not disclose the personal financial service provider configured to electronically receive a fee from the worksite employer, wherein the fee is responsive to the disbursal of the employee funds, and the fee is a percentage of a gross payment amount associated with the employee. However, Official Notice is taken that it is old and well known in the art that a bank electrically charges a fee for a customer when the customer performs funds transferring and the fee is equal to a certain percentage amount of money transferred. For example, when a customer makes a funds transfer from the customer's checking account to the other person's account, the bank debit a fee equal to 3% of the amount of funds transferred from a client's checking account. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to modify Swart's to adopt the well known feature above for the purpose of allowing the bank to make profit by collecting service fee when performing service on behalf of an employer.

Swart discloses personal financial service provider configured to interface with the employee to provide *at least one of: direct purchase of goods and services, direct purchase of travel services, or direct purchase of investment instruments* (column 12, lines 15-23; the bank advertises new services and products to its customers). Swart does not disclose the goods and services come from one of the third parties. However, Official Notice is taken that it is old and well known in the art that advertising goods and

services on behalf of third parties over the Internet. For example, the famous yahoo.com website advertises goods/services on behalf of merchants, the website contain links or logos of various merchants so the user can click on a link to select a merchant to direct purchase good or services from that merchant. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to modify Swart's to adopt the well known feature above for the purpose of allowing the bank to make profit by advertising goods/services on behalf of merchants.

Regarding to claim 4, Swart does not disclose the personal financial service provider pays, for employee, federal taxes associated with the employee funds. However, Swart discloses the human resource computer system stores the withholdings of federal and state taxes of the employee (column 6, lines 28-36), the payroll processing computer system calculates the tax deductions for the employee (column 7, lines 1-20), the banking system retrieves net work segment pay from the payroll processing system for issue a check or directly deposit to the employee's bank account (column 7, lines 30-47). The payroll processing computer system deducts the federal and state taxes from the employee's net pay, thus it is obvious that the banking system pays federal taxes associated with the employee net pay. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to incorporate this feature with the modified Swart's above for the purpose of providing more convenient to employee in paying federal taxes associated with the employee net pay.

Regarding to claim 6, Swart discloses wherein the at least one access point includes a Web-based interface (column 7, lines 44-47; employee can check the bank account on-line via a web browser).

Conclusion

6. Claims 1, 3, 4, and 6 are rejected.
7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Thursday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on (571) 272-6799.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

8. Any response to this action should be mailed to:

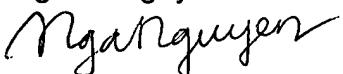
Commissioner of Patents and Trademarks
C/o Technology Center 3600
Washington, DC 20231

Or faxed to:

(571) 273-8300 (for formal communication intended for entry),
or

(571) 273-0325 (for informal or draft communication, please label
"PROPOSED" or "DRAFT").

Hand-delivered responses should be brought to Knox building, 501 Dulany
Street, Alexandria, VA, First Floor (Receptionist).

Nga B. Nguyen

November 16, 2005